

CLAIM LISTING

1. (currently amended) A method for budgeting financial resources in an automated fashion to provide a running balance, the method comprising:

establishing a plurality of virtual financial accounts corresponding to budgetary

categories overlaid upon an actual financial account;

allocating portions of a budget to each of the plurality of accounts;

automatically searching credit card account and on-line checking account records of a

plurality of actual financial accounts at a plurality of financial institutions for

recent purchases;

aggregating and displaying the search results;

allocating recent transactions to a virtual account corresponding to the type of

transaction;

automatically debiting the virtual account according to the transaction and crediting the

virtual account when additional funds become available.

2.-10. (cancelled)

11. (currently amended) An apparatus used to manage financial resources in an automated fashion comprising:

means for establishing a plurality of virtual financial accounts overlaid upon a plurality of

actual financial accounts, wherein at least one virtual financial account is overlaid

upon multiple actual financial accounts and wherein multiple virtual financial

accounts are overlaid upon one actual financial account;

means for allocating a given amount of funding for each of the plurality of virtual financial accounts from each of the actual financial accounts upon which each virtual financial account is overlaid;

means for searching recent credit card and on-line checking account records from a plurality of actual financial accounts at a plurality of financial institutions without input from the user;

means for recent allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts upon which the virtual financial account selected is overlaid; and

means for debiting or crediting the allocated fund amount according to the transaction allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

12. (original) The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13. (previously presented) The apparatus according to claim 12, further comprising means for displaying the balance of a virtual financial account after transaction allocation.

14. (original) The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15. (original) The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16.-31. (cancelled)

32. (currently amended) A method for managing financial resources in an automated fashion comprising:

establishing a plurality of virtual financial accounts overlaid upon at least one actual financial account;

allocating a given amount of funding for each of the plurality of accounts;

searching a plurality of actual accounts for purchases on credit card or other financial instruments;

allocating transactions to an account selected from the plurality of accounts; and

automatically debiting or crediting the allocated fund amount according to the transaction allocated to the particular account and from the actual financial account.

33. (currently amended) A method for budgeting financial resources in an automated fashion comprising:

establishing a plurality of virtual financial accounts overlaid upon an actual financial account;

automatically periodically searching for transactions made on a plurality of a user's credit cards and notifying the user of the transactions;

allocating a given amount of budget for each of the plurality of accounts;

allocating transactions to a virtual account corresponding to the type of transaction;
automatically debiting the virtual account according to the transaction amount
immediately after the transaction has been allocated to a virtual account and
crediting the virtual account when funds become available.

34. (currently amended) A method for budgeting financial resources in an automated fashion to provide a running balance, the method comprising:

establishing a plurality of virtual financial accounts corresponding to budgetary
categories overlaid upon an actual financial account;
allocating portions of a budget to each of the plurality of accounts;
automatically periodically searching for transactions made on a plurality of a user's credit
cards and notifying the user of the transactions;
notifying a user when a purchase on a credit card or other financial instrument has been
made;
allocating transactions to a virtual account corresponding to the type of transaction;
automatically debiting the virtual account according to the transaction amount
immediately after the transaction has been allocated to a virtual account and
crediting the virtual account when funds become available when a new budgetary
period begins.